

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: JUSTIN G. SAWALSKI	§	Case No. 15-82905
CARMEN R. SAWALSKI	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 11/19/2015.
- 2) The plan was confirmed on 02/05/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 06/06/2016, 10/21/2016.
- 5) The case was converted on 10/20/2016.
- 6) Number of months from filing or conversion to last payment: 9.
- 7) Number of months case was pending: 11.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$13,400.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have NOT cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 4,043.00	
Less amount refunded to debtor(s)	\$ 25.01	
NET RECEIPTS		\$ 4,017.99

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,174.27	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 313.28	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 2,487.55
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ATTORNEY GARY C FLANDERS	Lgl	4,000.00	4,000.00	4,000.00	2,174.27	0.00
GATEWAY ONE LENDING &	Sec	7,300.00	7,054.35	7,054.35	360.83	404.39
WELLS FARGO DEALER SERVICES	Sec	7,000.00	6,512.25	6,512.25	393.00	372.22
KATINA WHINNERY	Pri	2,600.00	2,600.00	2,600.00	0.00	0.00
ILLINOIS DEPARTMENT OF	Pri	3,210.00	276.86	276.86	0.00	0.00
ILLINOIS DEPARTMENT OF	Uns	0.00	57.20	57.20	0.00	0.00
INTERNAL REVENUE SERVICE	Uns	3,500.00	3,464.00	3,464.00	0.00	0.00
PORTFOLIO RECOVERY	Uns	460.00	518.74	518.74	0.00	0.00
CAPITAL ONE BANK USA NA	Uns	560.00	622.41	622.41	0.00	0.00
CAPITAL ONE BANK USA NA	Uns	730.00	804.42	804.42	0.00	0.00
CAPITAL ONE BANK USA NA	Uns	540.00	780.91	780.91	0.00	0.00
CAPITAL ONE BANK USA NA	Uns	515.00	566.58	566.58	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	430.00	923.49	923.49	0.00	0.00
PORTFOLIO RECOVERY	Uns	400.00	532.26	532.26	0.00	0.00
CITY OF ROCKFORD	Uns	220.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	986.00	1,100.98	1,100.98	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	1,600.00	1,728.01	1,728.01	0.00	0.00
BECKET & LEE LLP	Uns	950.00	1,091.16	1,091.16	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
MIDLAND CREDIT MANAGEMENT	Uns	1,700.00	1,993.37	1,993.37	0.00	0.00
M&T BANK	Uns	0.00	NA	NA	0.00	0.00
MATTHEW KEENE	Uns	1,150.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Uns	0.00	27,248.04	0.00	0.00	0.00
ONE ADVANTAGE	Uns	1,300.00	NA	NA	0.00	0.00
OSF ST ANTHONY MEDICAL	Uns	150.00	1,084.86	1,084.86	0.00	0.00
COMENITY CAPITAL BANK/PAYPAL	Uns	300.00	322.47	322.47	0.00	0.00
SOCIAL SECURITY	Uns	12,500.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	1,300.00	1,433.29	1,433.29	0.00	0.00
TIM JENSEN	Uns	0.00	NA	NA	0.00	0.00
BELLSOUTH	Uns	0.00	627.63	627.63	0.00	0.00
COMENITY CAPITAL BANK/PAYPAL	Uns	0.00	426.07	426.07	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 13,566.60	\$ 753.83	\$ 776.61
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 13,566.60	\$ 753.83	\$ 776.61
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 2,600.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 276.86	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 2,876.86	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 18,077.85	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 2,487.55	
Disbursements to Creditors	\$ 1,530.44	
TOTAL DISBURSEMENTS:		\$ 4,017.99

12) The Trustee certifies that the foregoing summary is true and complete and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests that the Trustee be discharged and granted such other relief as may be just and proper.

Date: 11/16/2016

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.